

UNITED STATES BANKRUPTCY COURT
District of New Jersey

Albert Russo
PO Box 4853
Trenton, NJ 08650
(609) 587-6888
Standing Chapter 13 Trustee

In re:

Scott D Stearns
Naoko Stearns

Debtor(s)



Order Filed on July 25, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-14541 / MBK

Hearing Date:

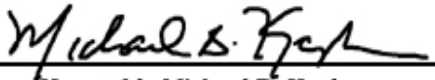
Judge: Michael B. Kaplan

Chapter: 13

**ORDER REGARDING CHAPTER 13 STANDING
TRUSTEE'S MOTION TO DISMISS OR
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

DATED: July 25, 2024


Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter having come before the Court on the Standing Trustee's Motion to Dismiss or an objection to the Trustee's Certification of Default, and good cause having been shown, it is

ORDERED that case is allowed to continue under Chapter 13 upon the following terms and conditions:

- \$202,997.29 paid to date
- Debtor(s) shall remit a lump sum payment of \$20,000.00 to the Trustee by 2/1/25
- Debtor(s) shall remit \$4,282.00 per month to the Trustee for 8 months beginning 8/1/24
- If the Debtor(s) fail to make regular plan payments to the Trustee for a period of more than 30 consecutive days, upon the Certification of the Trustee of such non-payments, with Notice of the Certification to the Debtor(s) and the Debtor(s) attorney, if any, the within case shall be dismissed.

In re:
Scott D Stearns
Naoko Stearns
Debtors

Case No. 20-14541-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 25, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	#+ Scott D Stearns, Naoko Stearns, 408 NE 6th Street, Unit 413, Fort Lauderdale, FL 33304-6408

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).
NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.
NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor SWBC MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor SWBC Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com

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Justin M Gillman

on behalf of Debtor Scott D Stearns ecf@gbclawgroup.com
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Justin M Gillman

on behalf of Joint Debtor Naoko Stearns ecf@gbclawgroup.com
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor SWBC Mortgage Corporation mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9